

amount of an available bill and an instruction to pay the available bill;

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a plurality of biller network stations associated with a plurality of different billers, a first of the plurality of biller network stations being associated with a first of the plurality of different billers and operable, in real time, to receive the transmitted relevant information and to determine the amount of the available bill based upon the received relevant information; and

a central network station operable to receive the determined amount of the available bill and the transmitted pay instruction, in real time, and to direct payment of the determined amount of the available bill based upon the received pay instruction.

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3. (Twice Amended) A network according to claim 2, wherein the bill availability information identifies the available bill without identifying the amount of the available bill.

6. (Amended) A network according to claim 1, wherein the transmitted relevant information is indicative of a quantity of product used.

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7. (Amended) A network according to claim 6, wherein the transmitted relevant information is a meter reading.

8. (Amended) A network according to claim 1, wherein the transmitted relevant information is indicative of a disputed portion of a previously determined amount of the available bill.

10. (Amended) A method of paying electronic bills, comprising the steps of:

transmitting, in real time, information relevant to an amount of an available bill, from a first network location;

determining, in real time, the amount of the available bill based upon the transmitted information, at a second network location;

receiving, in real time, the determined amount, at the first network location;

transmitting, in real time, an instruction to pay the determined amount, from the first network location;

receiving, in real time, the determined amount and the transmitted pay instruction, at a third network location; and

directing payment of the determined amount of the available bill based upon the received pay instruction, from the third network location.

16. (Twice Amended) A electronic bill payment system, comprising:

a database configured to store bill availability information identifying available bills of a plurality of different billers for a plurality of different users;

a processor configured (i) to receive a real time network communication of an amount of one of the available bills identified in the stored bill availability information for a first of a plurality of different users from a first of the plurality of different billers and a real time network communication of an instruction to pay the one available bill from the first user, (ii) to generate a directive to pay the amount of the one available bill based upon the received communicated pay instruction, and (iii) to store the received

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communicated amount in the database in association with the bill availability information identifying the one available bill.

19. (Twice Amended) A system according to claim 16, wherein:

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the database is further configured to store a previously received communicated amount of the available bill and the received amount of the one available bill.

20. (Twice Amended) An article of manufacture for paying bills electronically, comprising:

a computer readable storage medium; and

computer programming stored on the medium and configured to be readable from the medium by a computer processor and thereby cause the processor to operate in real time so as to:

transmit, to a first of a plurality of different users, bill availability information identifying an available bill of a first of a plurality of different billers for the first user;

receive, subsequent to the transmission, a communication of an amount of the available bill of the first biller for the first user determined by the first biller;

receive a communication of an instruction of the first user to pay the available bill; and

generate a directive to pay the received communicated amount of the available bill based upon the received communicated pay instruction.

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21. (Amended) An article of manufacture according to claim 20, wherein the computer programming is further configured to cause the processor to operate so as to:
to store the received communicated amount in a database.

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25. (Amended) An article of manufacture according to claim 20, wherein the received communicated amount of the available bill represents an adjustment to a previously received amount of the available bill.

26. (Amended) A method of instructing payment of electronic bills in a single on-line user session, comprising the steps of:

transmitting, from a user station to a biller station, information relevant to an amount of an available bill;

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determining, at a biller station, the amount of the available bill based upon the transmitted relevant information;

transmitting, from the biller station to the user station, the determined amount;

transmitting, from the user station after transmission of the determined amount from the biller station, an instruction to pay the determined amount;

receiving, at a payment service provider station, the transmitted instruction to pay the determined amount; and

transmitting, from the payment service provider station to the user station, bill availability information identifying the available bill;

wherein the information relevant to the amount of the available bill is transmitted

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from the user station responsive receipt of the transmitted bill availability information identifying the available bill.

28. (Amended) A method according to claim 26, further comprising:

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storing information indicative of the available bill, wherein the transmitted bill availability information is generated based on the stored information; and

storing the determined amount in association with the previously stored information indicative of the available bill based on the received payment instruction.
